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## TRANSMITTAL FORM

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Total Number of Pages in This Submission

18

Application Number

09/687,892

Filing Date

October 13, 2000

First Named Inventor

Philip Koh-Kwe Hsu, et al.

Art Unit

3628

Examiner Name

Sara M. Chandler

Attorney Docket Number

74622-014

### ENCLOSURES

(Check all that apply)



Fee Transmittal Form



Fee Attached



Amendment/Reply



After Final



Affidavits/declaration(s)



Extension of Time Request



Express Abandonment Request



Information Disclosure Statement



Certified Copy of Priority Document(s)



Reply to Missing Parts/  
Incomplete Application



Reply to Missing Parts  
under 37 CFR 1.52 or 1.53



Drawing(s)



Licensing-related Papers



Petition



Petition to Convert to a  
Provisional Application



Power of Attorney, Revocation  
Change of Correspondence Address



Terminal Disclaimer



Request for Refund



CD, Number of CD(s) \_\_\_\_\_



Landscape Table on CD



After Allowance Communication to TC



Appeal Communication to Board  
of Appeals and Interferences



Appeal Communication to TC  
(Appeal Notice, Brief, Reply Brief)



Proprietary Information



Status Letter



Other Enclosure(s) (please identify  
below):

1- Returned Post card

2-Response to Non-Compliant Amendment

Remarks

### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name

Proskauer Rose, LLP

Signature

*John C. Stellabotte*

Printed name

John C. Stellabotte

Date

November 3, 2006

Reg. No.

47,969

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PATENT  
Attorney Docket No.: 74622-014

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of : Philip Koh-Kwe Hsu, et al.  
Serial No. : 09/687,892  
Filing Date : October 13, 2000  
Entitled : SYSTEM AND METHOD FOR DELIVERING A FINANCIAL  
MESSAGE  
Examiner : Sara M. Chandler  
Group Art Unit: 3628

**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT**

Sir:

Applicants respectfully submit the following response to the Notice of Non-Compliant Amendment (37 C.F.R. § 1.121) mailed on October 10, 2006 ("the Notice"). The Notice is apparently based on a draft set of claims submitted to the Examiner for discussion prior to the interview conducted on July 31, 2006. Those draft claims were not intended to be Applicants' response to the Office Action mailed on May 4, 2006. Applicants have submitted concurrently with this response an Amendment and Response To May 4, 2006 Office Action and Petition For 3-Month Extension Of Time.

Respectfully submitted,

PROSKAUER ROSE LLP  
Attorneys for Applicants

By John C. Stellabotte

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Date: November 3, 2006

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